

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: _____ Case No.: 21-15411
Christopher Fischer Judge: RG
Magdalena Fischer,
Debtors (s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 12/20/2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SG Initial Debtor: CF Initial Co-Debtor: MF

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 2500* per Month to the Chapter 13 Trustee, starting on
7/1/2021 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

The Debtors have paid \$15,000 to date. Thereafter the Debtors shall pay \$650 per month for the remaining balance of the Plan (54 months).

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ \$4250.00
DOMESTIC SUPPORT OBLIGATION	DSO	

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
		0%	\$ 0.00	\$ 0.00
		0%	\$ 0.00	\$ 0.00

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

TIAA Bank (1st Mortgage)

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Chrysler Capital	0	Auto lease	Assumed	Per contract
Chrysler Capital	0	Auto lease	Assumed	Per contract

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other administrative claims including attorney's fees
- 3) Secured claims and arrears
- 4) Lease claims and arrears
- 5) Priority claims and arrears
- 6) General unsecured claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 6/30/2021.

Explain below **why** the plan is being modified:

The Plan is being modified because Mr. Fisher's income has decreased.

Explain below **how** the plan is being modified:

The Plan is being modified to reduce the debtors' monthly payment.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ yes ☐ no

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 12/20/2021

/s/Christopher Fischer
Christopher Fischer
Debtor

Date: 12/20/2021

/s/Magdalena Fischer
Magdalena Fischer
Joint Debtor

Date: 12/20/2021

/s/Scott J. Goldstein
Scott J Goldstein
Attorney for the Debtor(s)

In re:
Christopher Fischer
Magdalena Fischer
Debtors

Case No. 21-15411-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 05, 2022

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	Christopher Fischer, Magdalena Fischer, 225 Mount Hope Ave, Dover, NJ 07801-2703
cr	+ TIAA, FSB, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
519252709	American Express, PO Box 1270, Newark, NJ 07101-1270
519262262	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519252710	American Express National Bank, PO Box 30384, Salt Lake City, UT 84130-0384
519252712	Amex, PO Box 981537, El Paso, TX 79998-1537
519252711	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519252714	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998-2234
519261794	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519252726	Citizens Bank, 121 S 13th St, Lincoln, NE 68508-1904
519252728	+ DCM Services, 7601 Penn Ave S Ste A600, Minneapolis, MN 55423-5004
519252732	First Bankcard, PO Box 2557, Omaha, NE 68103-2557
519252733	First National Bank, Attn: Bankruptcy, PO Box 3128, Omaha, NE 68103-0128
519252734	+ Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412
519252735	HSBC, Attn: Bankruptcy, PO Box 5263, Carol Stream, IL 60197-5263
519298892	+ HSBC Bank USA, N.A., 2929 Walden Ave C9, Attn: Business Services, Depew, NY 14043-2690
519260863	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197
519252742	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905
519252743	Sofi Lending Corp, 375 Healdsburg Ave Ste 280, Healdsburg, CA 95448-4151
519252744	State of New Jersey, N.J. Division of Taxation Bankruptcy Sec, PO Box 245, Trenton, NJ 08695-0245
519252746	TIAA Bank, ATTN: Mortgage Resolution, PO Box 8068, Virginia Beach, VA 23450-8068
519299220	+ TIAA, FSB, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
519252747	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 05 2022 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 05 2022 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsedl@recoverycorp.com	Jan 05 2022 20:35:03	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519262262	Email/PDF: bncnotices@becket-lee.com	Jan 05 2022 20:35:06	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519252716	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 05 2022 20:35:19	Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497

District/off: 0312-2

User: admin

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Date Rcvd: Jan 05, 2022

Form ID: pdf901

Total Noticed: 66

519261632	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 05 2022 20:31:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
519279120	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 05 2022 20:30:00	Citizens Bank, N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
519261584	+ Email/PDF: ebn_ais@aisinfo.com	Jan 05 2022 20:35:13	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519252717	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 05 2022 20:35:11	Capital One NA, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519252718	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 05 2022 20:35:52	Capital One, N.A., PO Box 31293, Salt Lake City, UT 84131-0293
519252720	Email/Text: enotifications@santanderconsumerusa.com	Jan 05 2022 20:31:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
519252721	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 05 2022 20:35:19	Citibank, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519252722	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 05 2022 20:35:56	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519252723	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 05 2022 20:35:56	Citibank/the Home Depot, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519252724	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 05 2022 20:35:56	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519252725	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 05 2022 20:35:41	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
519252727	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 05 2022 20:31:00	Comenity Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519252729	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 05 2022 20:35:56	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
519252739	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 05 2022 20:35:41	Macys/dsnb, PO Box 8218, Mason, OH 45040-8218
519267647	Email/Text: bnc-quantum@quantum3group.com	Jan 05 2022 20:31:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519252730	Email/Text: mrdiscen@discover.com	Jan 05 2022 20:30:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
519252731	Email/Text: mrdiscen@discover.com	Jan 05 2022 20:30:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
519252736	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 05 2022 20:31:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519252737	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 05 2022 20:31:00	Jefferson Capital Syst, 16 McLeland Rd, Saint Cloud, MN 56303-2198
519291230	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 05 2022 20:31:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
519252719	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 05 2022 20:35:04	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
519252738	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 05 2022 20:35:51	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
519286946	+ Email/Text: RASEBN@raslg.com	Jan 05 2022 20:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca

District/off: 0312-2

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Date Rcvd: Jan 05, 2022

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519260808	Email/PDF: resurgentbknofications@resurgent.com	Jan 05 2022 20:35:54	Raton, FL 33487-2853 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519258303	Email/PDF: pa_dc_claims@navient.com	Jan 05 2022 20:35:06	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
519252740	Email/PDF: pa_dc_claims@navient.com	Jan 05 2022 20:35:53	Navient Solutions, LLC, Attn: Claims Dept, PO Box 9500, Wilkes Barre, PA 18773-9500
519252741	Email/Text: electronicbkydocs@nelnet.net	Jan 05 2022 20:31:00	Nelnet, PO Box 2970, Omaha, NE 68103-2970
519252715	Email/Text: Bankruptcy.Notices@pnc.com	Jan 05 2022 20:30:00	BBVA USA, 2009 Beltine Rd, Decatur, AL 35603
519288702	Email/Text: Bankruptcy.Notices@pnc.com	Jan 05 2022 20:30:00	BBVA USA, PO Box 10566, Birmingham, AL 35296
519453888	Email/Text: Bankruptcy.Notices@pnc.com	Jan 05 2022 20:30:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
519453889	Email/Text: Bankruptcy.Notices@pnc.com	Jan 05 2022 20:30:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101, PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
519291239	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 05 2022 20:35:53	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519294737	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 05 2022 20:35:39	Portfolio Recovery Associates, LLC, c/o SUNOCO, POB 41067, Norfolk, VA 23541
519291242	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 05 2022 20:35:39	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519256064	Email/Text: bnc-quantum@quantum3group.com	Jan 05 2022 20:31:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519284244	Email/Text: lhunsaker@sofi.org	Jan 05 2022 20:30:00	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Salt Lake City, UT 84121
519253581	+ Email/PDF: gecsedl@recoverycorp.com	Jan 05 2022 20:35:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519252745	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 05 2022 20:35:19	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
519294578	+ Email/PDF: ebn_ais@aisinfo.com	Jan 05 2022 20:35:13	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 44			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519262263	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519252713	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998-2238
519261754	*+	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
519279123	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-2

User: admin

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Date Rcvd: Jan 05, 2022

Form ID: pdf901

Total Noticed: 66

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Bank of America N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Scott J. Goldstein	on behalf of Joint Debtor Magdalena Fischer sjg@sgoldsteinlaw.com cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; g31979@notify.cincompass.com; goldstein.scottb107612@notify.bestcase.com
Scott J. Goldstein	on behalf of Debtor Christopher Flischer sjg@sgoldsteinlaw.com cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; g31979@notify.cincompass.com; goldstein.scottb107612@notify.bestcase.com
Shauna M Deluca	on behalf of Creditor TIAA FSB sdeluca@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6